

BUSINESS PLAN / FINANCIAL FORECAST

Clover Auto Keys

A proposed two-van automotive locksmith performing authorized compatible-vehicle lock, key and ignition tasks.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

222,277.00

USD

YEAR 1 NET INCOME

-67,776.52

USD

STARTUP USES

121,700.00

USD

Your guide to the plan

Detailed · Clear & Professional | Investor fundraising

Forecast from 2027-01-01 | 3 operating years | USD | base

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Planning forecast. Assumptions require review; proposed funding is not secured.

01

Executive summary

Clover Auto Keys proposes a two-van mainstream vehicle key service in Nashville, Tennessee, USA. A proposed two-van automotive locksmith performing authorized compatible-vehicle lock, key and ignition tasks. The central launch decision is: Can completed key-service jobs support two paid technicians, stocked parts and owner dispatch without assuming universal vehicle coverage?

Business overview

Vehicle owners and authorized agents with a mainstream compatible vehicle, a defined task and an agreed payer. Two equipped vans share one completed-job slot pool. Lockouts, mechanical keys, transponder keys, smart keys and ignition repairs allocate expected jobs once; owner dispatch is support rather than another service van. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test paid compatible jobs and record technician time, travel, sourcing, parts, tokens, callbacks and collection. The completed-job mix is not measured local demand. Smart-key and ignition tasks may consume more effort than a lockout while using the same van calendar. Validate average and peak scheduling before relying on the slot ceiling. The proposed first operating month is January 2027. The owner should confirm service readiness, paid staffing and available cash before opening the calendar.

Financial highlights

The proposal requires \$225,000.00 in equity. Launch spending is \$121,700.00, leaving \$103,300.00 in opening cash. Year 1 revenue is \$222,277.00 and net income is -\$67,776.52. The first-year operating shortfall means sales do not yet cover the paid team and overhead. Funding provides time to establish demand; it does not remove that shortfall. The initial project outlay is not recovered within three operating years.

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Company & management

Clover Auto Keys will operate as an independent service business. The working owner will control scope, staffing, commercial terms and weekly cash decisions; legal formation and the ownership agreement must be completed before trading.

Company background

Clover Auto Keys is a fictional Nashville mobile automotive service with two owned used vans and secure storage/dispatch space. The selected scope is mainstream compatible vehicles within a compact proposed territory. No customer access authorization, actual license, dealer relationship or fleet contract is supplied. The operating boundary must be verified against real equipment, qualifications and local conditions.

Ownership & management

The proposed owner contribution is \$225,000.00 and covers all modeled equity. No external equity is included. The owner is also paid for an operating role. Legal ownership, professional eligibility and distribution terms must be verified before trading.

Team & responsibilities

Two paid automotive locksmith technicians operate the vans. Owner dispatch is paid for fractional coordination coverage and creates no third technician. The monthly owner-management budget pays for that part-time coverage; it does not add another technician. The source's average job slots still need real task/travel logs; they are not proof of a fully deliverable maximum calendar. Auto key techs: 2 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Owner dispatch: 1 × \$1,833.33 monthly, plus a 15% employer-cost allowance. A weekly roster must cover delivery, preparation, travel, administration, leave and absence. The owner's salary appears once in payroll; contributed time is not an additional cash contribution.

03

Products & business model

The offer is limited to work the team can define, price and deliver consistently. Each agreement should identify the buyer, included tasks, access requirements, deliverables, acceptance and payment terms.

Products & services

The five flat-job categories are vehicle lockout, mechanical key replacement, transponder key replacement, smart key replacement and ignition lock repair. Selected prices assume a defined compatible task, not unlimited work on any vehicle. Key/fob/lock parts, fuel and purchased code/token services are direct costs. Durable programmers and cutters are launch assets rather than repeated per-job purchases.

Pricing & revenue streams

176 available completed job units per month × 55% utilization = 96.8 sold units before ramp and seasonality. This shared capacity pool allocates completed work. 5 mutually exclusive service shares allocate that pool once. Each price is per completed job. The 3-month ramp, 6% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Vehicle lockout: 25% of the shared capacity at \$85.00 per completed job. Mechanical keys: 15% of the shared capacity at \$150.00 per completed job. Transponders: 30% of the shared capacity at \$225.00 per completed job. Smart keys: 20% of the shared capacity at \$350.00 per completed job. Ignition repair: 10% of the shared capacity at \$275.00 per completed job. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is verified customer authority, equipment fit and a clearly accepted task. No promise of universal vehicle access, successful programming or damage-free ignition repair is made. Establish compatibility and limits before reserving a slot. An unsuitable vehicle or task requires referral or a new assessed scope, rather than an assumed premium sale.

04 Market & competition

The initial market is the specific buyer and buying occasion described below. The launch should be justified by paid work in a practical service area, rather than by applying a market-share percentage to a broad industry estimate.

Target customers

Vehicle owners and authorized agents with a mainstream compatible vehicle, a defined task and an agreed payer. Confirm who commissions the work, who supplies access or records and who authorizes payment. Keep the initial territory small enough to support the promised response and delivery time.

Demand & validation

Test paid compatible jobs and record technician time, travel, sourcing, parts, tokens, callbacks and collection. The completed-job mix is not measured local demand. Smart-key and ignition tasks may consume more effort than a lockout while using the same van calendar. Validate average and peak scheduling before relying on the slot ceiling.

Competition & positioning

Alternatives include another automotive locksmith, a suitable vehicle dealer or an existing fleet key provider. Compare vehicle compatibility, included parts, access authority, travel and completion terms. No universal dealer-price saving or local provider ranking is asserted. A cheaper starting fee can cover a different blank, fob or programming boundary.

05 Marketing & sales

The acquisition process should bring in work that fits the team and produces collected contribution after delivery costs. Track qualified opportunities, accepted quotes, completed work and cash received as separate steps.

Customer acquisition

Owner dispatch would use accurate local service information, suitable introductions and referrals after accepted work. Fixed advertising is separate from activity-linked referral fees and launch services. Screen requester authority, location and compatibility early. Do not claim real credentials, dealer authorization, completed vehicle results or continuous emergency coverage without evidence.

Sales process

Confirm the authorized requester and vehicle/task compatibility, agree included parts and work, approve changes and document acceptance before collection or invoice. Most assumed payments are immediate, with a small invoice share reflected in blended days. No separate key retail stream, prepaid fleet account or uncontracted reimbursement funds the operation.

Retention & measurement

Keep appropriate task, authorization, compatibility and callback records under controlled access. A warranty revisit is different from a new paid job. Additional vehicle or key work requires appropriate fresh authority. A repeat fleet request does not become a guaranteed subscription or a permission to reuse sensitive vehicle/customer information.

06

Operations & milestones

Delivery must fit the paid team's hours, equipment and service window. Work should enter the calendar only after scope, competence, access and required resources are confirmed.

Facilities & resources

Launch assets include two vans, installed benches, programmers/diagnostic kits, key cutters, durable tools, payment hardware and secure storage. Only physical parts and the selected fuel allowance enter goods holding; purchased codes/tokens are services. Software updates remain recurring. The refundable deposit and unquoted equipment access/training requirements are excluded until verified. The launch asset budget is Two used cargo vans: \$60,000.00; Installed van benches and storage: \$14,000.00; Two programmers and diagnostic kits: \$16,000.00; Two key cutting machines: \$8,000.00; Durable entry and decoding tools: \$5,000.00; Computers and payment hardware: \$3,000.00; Storage furniture and security: \$2,000.00.

Service delivery

Qualify authority and task fit, confirm a suitable technician/tool set, agree scope, schedule the same vans, document completed work and reconcile parts/tokens and payment. This is a commercial outline, not a vehicle-entry or programming procedure. Travel, incompatibility and callbacks consume paid technician time. Average job slots do not certify every individual assignment or the maximum daily schedule.

Launch & development milestones

Verify permissions and competent service scope, insurer terms, compatible tools/parts access, vehicle condition and storage terms. Complete paid trials across the selected categories with full effort and callback logs. Confirm owner reserve before committing equipment purchases. No license, completed programming trial, standing fleet contract or funded launch is presented as achieved.

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Funding request & use of funds

All proposed equity must be available before launch payments. The funding plan separates equipment and setup spending from the cash reserve needed to support operations.

Use of funds

Launch spending totals \$121,700.00: \$108,000.00 for assets, \$8,500.00 for expensed setup and \$5,200.00 for opening inventory. Setup covers an allowance for formation, professional preparation, training and launch work. Refundable premises deposits and additional site work are excluded until scoped quotes are available.

Sources of funding

Total proposed equity is \$225,000.00, entirely from the owner. This contribution is uncommitted. No external investors or borrowing are included, and financing receipts are separate from earned revenue.

Owner contribution

The owner must confirm the availability and transfer date of the \$225,000.00 contribution. Salary pays for the owner's continuing operating work. The company still needs cash for payroll, equipment and supplier invoices, even when the owner contributes additional time.

Funding request

No external equity is requested. Receiving the proposed owner equity leaves \$103,300.00 of opening cash and a forecast funding gap of \$0.00. Confirm the owner's available funds and transfer date before committing launch payments.

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Financial plan

The forecast covers January 2027-December 2029 in USD, with launch spending reported separately. Its usefulness depends on the service mix, fee, staffing cost and collection terms below.

Forecast assumptions

176 available completed job units per month $\times$ 55% utilization = 96.8 sold units before ramp and seasonality. This shared capacity pool allocates completed work. 5 mutually exclusive service shares allocate that pool once. Each price is per completed job. The 3-month ramp, 6% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Direct costs are 21.5% of net fees. Only purchased materials enter inventory; outside services are not stocked. Salaries are operating expenses, outside the direct-cost ratio. Salaries and fixed overhead grow 3% annually. Collections take 3 days, supplier payments 0 days and inventory coverage 24.2 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$222,277.00, EBITDA -\$44,326.52, net income -\$67,776.52 and closing cash \$58,892.72. Year 2: revenue \$262,173.60, EBITDA -\$21,233.52, net income -\$44,683.52 and closing cash \$37,230.39. Year 3: revenue \$283,462.20, EBITDA -\$12,004.44, net income -\$35,454.44 and closing cash \$24,762.34. The first-year operating shortfall means sales do not yet cover the paid team and overhead. Funding provides time to establish demand; it does not remove that shortfall. EBITDA excludes depreciation, interest and income tax; net income includes depreciation and the tax provision.

Cash needs & financial resilience

The lowest forecast cash balance is \$24,762.34, and the funding gap is \$0.00. Positive monthly operating EBITDA is not reached within the three years. The initial project outlay is not recovered within three operating years. Cash differs from profit because of equipment spending, depreciation, collection delays and financing. Review the monthly low point before committing the reserve.

Debt & repayment

No debt or investor distributions are included. Any borrowing option needs an amount, draw date, interest rate and repayment schedule before its affordability can be assessed. Pre-tax project payback measures recovery of the operating investment; it is not a promised dividend, investor return or financing approval.

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Risks & contingencies

The main exposure is committing paid resources before collected sales justify them. The owner should use the service-specific risks below to decide when to narrow the offer, defer spending or stop.

Key risks

The initial owner-only reserve failed the cash forecast. The explicit revised owner proposal adds reserve while retaining prices, expected jobs, salaries, all annual losses and lack of payback. Parts compatibility, token access, callbacks, damage and dead travel can worsen the result. More proposed funding does not demonstrate profitable demand or suitable vehicle access.

Contingency actions

Keep the initial inputs and cash shortfall beside the revised proposed owner reserve. Verify actual cash and tool/vehicle fit before taking commitments. Test fewer paid jobs, longer travel and higher parts/callback costs with both technicians retained. Narrow compatibility or delay opening instead of treating owner dispatch as unpaid or inventing guaranteed fleet work.

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Supporting documents

The launch decision needs commercial evidence as well as a forecast. Maintain an organized working file so that costs, commitments and delivery capacity can be reviewed before money is spent.

Available supporting information

The operating proposal defines the customer, service boundary, paid roles, launch assets and collection terms. The accompanying annual financial statements set out earnings, cash flow and the balance sheet for the three-year period. All funding remains a proposal; the business is at the prelaunch stage.

Documents to obtain

Actual permissions and authorization terms, qualified technicians, suitable insurer scope, compatible tool/software/code and parts terms, storage/deposit quotes, vehicle checks, paid job/time/collection records and committed owner funding remain outstanding. No universal access capability, guaranteed result or secured finance is supplied. Record the actual fee, total delivery effort and date of payment for each trial assignment. Update the forecast and funding decision when quotes, commitments or measured results change a material assumption.

THE FINANCIAL FORECAST

Annual financial appendix

All amounts are USD and cover the forecast period. Operating years exclude pre-opening expenses; closing balances are never added together.

Cash & operating summary

Indicator	USD
Minimum cash, including prelaunch	24,762.34
Unfunded cash gap	0.00
Operating-period net income	-147,914.48
Final closing cash	24,762.34

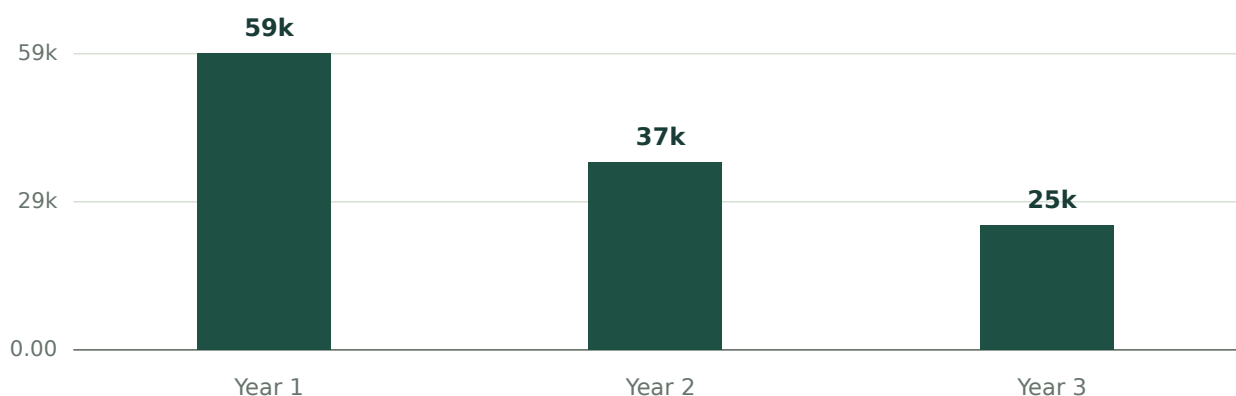
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	222,277.00	262,173.60	283,462.20
Cost of goods sold	47,789.61	56,367.36	60,944.40
Gross profit	174,487.39	205,806.24	222,517.80
Operating expenses	218,813.91	227,039.76	234,522.24
EBITDA	-44,326.52	-21,233.52	-12,004.44
Depreciation	23,450.00	23,450.00	23,450.00
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-67,776.52	-44,683.52	-35,454.44

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	103,300.00	58,892.72	37,230.39
Operating cash flow	-44,407.28	-21,662.33	-12,468.05
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-44,407.28	-21,662.33	-12,468.05
Closing cash	58,892.72	37,230.39	24,762.34

Closing cash, year by year



Year-end cash balances. Exact figures appear in the cash-flow table above.

Balance sheet - USD

Item	Year 1	Year 2	Year 3
Cash	58,892.72	37,230.39	24,762.34
Receivables	2,020.70	2,184.78	2,362.19
Inventory	3,260.06	3,524.79	3,810.99
Fixed assets, net	84,550.00	61,100.00	37,650.00
Total assets	148,723.48	104,039.96	68,585.52
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	148,723.48	104,039.96	68,585.52
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	8,500.00
Asset purchases	108,000.00
Opening stock purchases	5,200.00
Equity contributions	225,000.00
Loan proceeds	0.00
Cash at launch	103,300.00
Opening inventory balance	5,200.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	282,585.25	291,062.77	299,794.78
Margin of safety	-60,308.25	-28,889.17	-16,332.58

Project payback

Measure	Forecast result
Initial project outlay (USD)	121,700.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-200,237.66

Review before committing

11 financial checks passed; 0 require attention. The forecast is a planning scenario, not an audit, financing approval or promised return.

Planning model, not audited accounts or tax advice. Revenue is invoiced as earned; monthly subscriptions only. Annual prepayments, refundable deposits, milestone invoices, unbilled contract assets, customer taxes, seller settlements, capitalized interest and tax-loss carryforwards are not modeled.

Collection and supplier terms use 30-day monthly interpolation. Inventory purchases and non-stock direct costs use supplier terms; operating costs, setup costs, taxes and opening stock are paid immediately. Stock coverage applies only to linked goods costs. Production stock is tracked separately at unit cost.

Fictional editorial scenario. Prices, workload, wages, costs and financing are illustrative planning inputs, not current quotes, measured local averages or actual company results.

Source two-van completed-job format retained for 36 months: 176 monthly job slots at 55%, original five shares/fees and fixed paid technicians with 0.4 owner dispatch. Three-month ramp and 6% requested growth replace utilization steps; slot feasibility still needs measured task/travel logs. Source 23 effective inventory days become 24.2 physical fuel/parts days, weighted once. Tokens are purchased services, not stock. Setup paid once, deposit excluded. Simplified 21% tax, 15% employee allowance, 2% fees and 3% fixed costs.

A 15% illustrative employer allowance is added to paid salaries. The flat 21% native tax provision is a simplified planning input, not an entity or personal tax opinion. Customer sales-tax receipts/remittances and owner distributions are outside this scenario.

All equity is proposed, uncommitted month-0 cash. No debt is modeled. Opening cash is a reserve, not an extra startup expense. Asset/setup/insurance/premises allowances need scoped quotes; refundable premises deposits and site-specific additional works are excluded.

Calculation basis: operating and pre-opening periods remain separate. Stock, supplier terms, depreciation and debt terms affect profit and cash differently. Payback is project cash before financing, not an investor distribution. Review the assumptions and accounting policies alongside these statements.